

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

KEITH A. SAYERS  
KIMBERLY A. SAYERS  
Debtor(s)

Case No. 11-71039JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2011.
- 2) The plan was confirmed on 11/29/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/11/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/23/2016.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,242.00.
- 10) Amount of unsecured claims discharged without payment: \$49,136.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$62,653.00
Less amount refunded to debtor	\$7,032.87

**NET RECEIPTS:** **\$55,620.13**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,128.92
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,128.92**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK*	Unsecured	1,862.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,222.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	0.00	1,238.93	1,238.93	116.12	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	6,642.00	7,045.41	7,045.41	660.37	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	6,846.64	0.00	0.00	0.00
CAPITAL ONE AUTO FNC/FKA SUMM	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL SERVICING LLC	Unsecured	14,518.00	14,624.31	14,624.31	0.00	0.00
CLC CONSUMER SVCS	Unsecured	2,600.00	NA	NA	0.00	0.00
CR CONTROL	Unsecured	0.00	NA	NA	0.00	0.00
ELITE RECOVERY ACQUISITIONS LL	Unsecured	0.00	804.19	804.19	75.38	0.00
FNCC	Unsecured	611.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
GORDON & WEINBERG PC**	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	55,501.00	56,433.73	0.00	31,351.56	0.00
JPMORGAN CHASE BANK	Secured	0.00	875.64	875.64	875.64	0.00
JPMORGAN CHASE BANK NA	Secured	14,038.00	14,246.90	14,246.90	14,246.90	1,522.89
LVNV FUNDING LLC	Unsecured	2,127.00	1,143.41	1,143.41	107.17	0.00
LVNV FUNDING LLC	Unsecured	1,730.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	367.00	367.56	367.56	34.45	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	140.00	176.61	176.61	16.55	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	183.34	183.34	17.18	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	467.00	469.92	469.92	44.05	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	345.00	347.72	347.72	32.59	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	1,069.00	1,742.50	1,742.50	163.32	0.00
NATIONAL CREDIT SOLUTIONS++	Unsecured	77.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL III LLC	Unsecured	2,507.00	2,507.39	2,507.39	235.02	0.00
PA COLLECTION SVCS++	Unsecured	529.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	478.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	463.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	196.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	191.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA COLLECTION SVCS++	Unsecured	140.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	111.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	86.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	50.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	50.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	0.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	0.00	NA	NA	0.00	0.00
PALISADES ACQUISITION/PALISADE:	Unsecured	NA	9,920.46	9,920.46	929.84	0.00
PALISADES ACQUISITION/PALISADE:	Unsecured	0.00	251.47	251.47	23.57	0.00
PREMIER BANKCARD/CHARTER	Unsecured	412.00	411.97	411.97	38.61	0.00
WAL MART++	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$31,351.56	\$0.00
Mortgage Arrearage	\$875.64	\$875.64	\$0.00
Debt Secured by Vehicle	\$14,246.90	\$14,246.90	\$1,522.89
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,122.54</b>	<b>\$46,474.10</b>	<b>\$1,522.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,235.19</b>	<b>\$2,494.22</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,128.92</u>	
Disbursements to Creditors	<u>\$50,491.21</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$55,620.13</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/09/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.